

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

BILLY KENDALL WILLIAMS & AUDRIE MAE WILLIAMS

CASE NO. 09-70412-HDH-13

AKA1:  
DBA1:  
SS#1: xxx-xx- 6726

AKA2:  
DBA2:  
SS#2: xxx-xx- 7867

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**REPORT OF 341 MEETING**

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I. 341 MEETING REPORT:

A. Orig. Date: 9/24/2009 Orig. Time: 11:00 AM Reset Date: Reset Time:

B. Meeting Results: Adjourned

C. Debtor(s): Debtor 1 Appeared Debtor 2 Appeared

D. Attorney for Debtor(s): Appeared

E. Creditor Appearance: None

F. Amount Paid to the Trustee as of 9/25/2009 \$270.00 First Payment Due Date: 9/18/2009

G. File Trustee's Motion to Dismiss because

H. B22C Information: B22C Form is: Complete  
Budgeted Income: \$1,940.00 Expense: \$1,670.00 Surplus: \$270.00  
Plan Payment: \$270.00 Monthly Plan Term(Months): 36

I. Value of Non-Exempt Property: \$50.00 Proposed Amount to Unsecured Creditors: \$0.00  
☒ Objection to Exemption of: (a)(9) used to exempt 3 vehicles for 2 people & a vehicle with no equity  
☐ Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:  
☐ Object to Invoke Stay Pleading  
☐ Case Converted from Chapter 7, Bar Date Set: 12/23/2009 Date Converted from Chapter 7:

J. Required Information: Good

K. Business Information:

L. Object to Confirmation: Yes  
Exemptions: (a)(9) used to exempt 3 vehicles for 2 people  
Exemptions: (a)(9) used to exempt a vehicle with no equity  
Debt servicing 3rd vehicle at expense of u/s creditors

M. Financial Management Class: Debtor 1 Appeared Debtor 2 Appeared

N. Eligibility:  
Certificate of Credit Counseling Filed: Both Debtor 1 and Debtor 2  
Credit Counseling Provider Approved: Yes  
Debt Limits Exceeded (Secured-\$1,010,650; Unsecured-\$336,900): No

O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00  
Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: Questions  
-Exempting 3 vehicles for 2 people.  
In case one broke down, they are not new cars.  
-Exempting a vehicle that has no equity.  
-Remove 95 DeVille from Schedule C and we will have no objection to exemptions.  
-Sch I fails to include all income  
-Where are other deposits for acct:9931 coming from? \$4,180 from 2/1-7/8/09.  
Gambling winnings  
-What was other income in 06-08 tax returns?  
-\$34,500 - \$79,620 per year?  
Gambling  
-Mr. or Mrs. employed?

Chapter 13 Trustee

6308 Iola Avenue Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

No neither one.

-What is relationship to Cleta Williams listed on Mr Williams bank account?

Deceased mother, was SS purposes.

-3 vehicles for 2 people of which 95 Deville is debt serviced.

-Why are 3 vehicles necessary for plan?

In case one brakes down

Objections

-Exemptions: (a)(9) used to exempt 3 vehicles for 2 people

-Exemptions: (a)(9) used to exempt a vehicle with no equity

-Debt servicing 3rd vehicle at expense of u/s creditors

Dated: 9/24/2009

/s/ Walter O'Cheskey

Standing Bankruptcy Trustee

By: Brent Hagan

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Case Number:	09-70412
Debtor:	Williams
Attorney:	MJW
Presiding Officer:	Brent Hagan
Calculation Date:	9/23/2009 13:15

Domestic Support <b>Input name from Plan</b>	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
Citifinancial	\$2,590.00	10.00%	25	\$115.20	\$2,879.89
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees <b>Paid Through the Plan</b>	\$2,719.00		\$2,719.00
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Noticing Fees	\$90.24		\$90.24
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Clerk Filing Fees	\$0.00		\$0.00
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Hardacre Minimum	\$0.00	<div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; padding-left: 10px; margin-right: 10px;"> <div style="display: flex; justify-content: space-between;"> <span>&lt;-----</span> <span>Greater Of -----&gt;</span> </div> </div> </div>	
Chapter 7 Minimum (Gross)	\$50.00		
Less Trustee Fees	\$5.00		
Less Attorney Fees	\$2,719.00		
Less Noticing Fees	\$90.24		\$0.00
Less Clerk Filing Fees	\$0.00		
Less Scheduled Priority Claims	\$0.00		
Less Other (Explain Below)	\$0.00		
Chapter 7 Minimum (Net)	\$0.00	<-----	

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$28,034.13
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$6,311.23
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Debtor Plan Base (Monthly Payment X Term)	\$9,720.00
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Surplus (Debtor Plan Base - Calculated Base)	\$3,408.77
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Comments:

<b>Case Number:</b>	0
<b>Debtor:</b>	0
<b>Attorney:</b>	0
<b>Presiding Officer:</b>	0
<b>Calculation Date:</b>	9/23/2009 13:15

<b>Schedule I Gross Income</b>		\$0.00
<b>Less Line 57 B22C</b>		\$0.00
<b>Adjustments (Enter as positive to add, negative to subtract)</b>		
<b>Adjustment out</b>		\$0.00
<b>Month Disposable Income Available</b>		\$0.00
<b>Multiplier</b>		60
<b>Minimum to Unsecureds</b>		\$0.00

**Comments:**